

# Bank on it

A system of give and take emerges — just in time for the hard times



PHOTO COURTESY: KIM HODGE

Time bankers at work in Oakland County's Lathrup Village.

**BY CURT GUYETTE**

Kim Hodge wasn't looking for a way to deal with hard economic times when she decided to start a "time bank" in Lathrup Village. It was January of 2008, months before America's financial mess hit the crisis point, and Hodge was merely searching for a way to better connect with others in this Oakland County city of fewer than 5,000 people.

Even in small towns, it seems, isolation can be a problem. A time bank, she hoped, would help bring people together.

"My motivation," she says, "was to get to know my neighbors better."

The concept she read about in a newspaper, at its most basic level, is a simple one: A group of people joins together with the intent of exchanging services. For every hour of work contributed, an hour of help from someone else is earned in return.

For Hodge, an activist and organizer who has lived in Lathrup Village for about 14 years, it sounded like an ideal way to strengthen her community by bringing people together.

You mow someone's grass. They help another time bank member with tax preparation. And someone else redoes the tile in your bathroom. Each person's time is valued equally, no matter what service is performed.

That egalitarianism is one of the virtues of the concept, says Hodge.

By autumn of last year, when the nation's already struggling economy began to nosedive, the time bank she'd started — and others like it around the country — had taken on an added impetus as a way of making it through hard times, both for individuals and their communities.

"It's turned out to be a really valuable tool to have during these economically challenging times," says Hodge.

Currently, there are more than 70 people involved in the Lathrup village time bank. It's a number Hodge hopes to see grow, because the more people involved, the more services are available to members.

There are about 100 time banks in the United States with a total of 15,000 to 20,000 members, says Christine Gray, executive director of TimeBanks USA, a nonprofit created to help nurture the movement's growth. Around the world there are between 350 and 400 time banks, Gray says.

She too sees the recession as a factor that's causing more people than ever to take a look at time banks. With the economy "going bad," she says, people are seeing how difficult it is to make it on their own, and realizing that the fabric of a strong community provides a sort of safety net.

"Whole communities are hurting," observes Gray, "and this is a way to make them not hurt so badly."

The idea's roots stretch back to 1980, when Edgar Cahn — who helped launch the National Legal Services Program and founded the Antioch School of Law — was recuperating from a heart attack and, according to the nonprofit's website, feeling "useless." Looking for a way to deal with cuts to government services, he came up with the idea of "time dollars," a theory he honed later while teaching at the London School of Economics.

Originally, Cahn saw time banks as a way to cope with government cuts to social welfare programs. Proponents now sound almost evangelical when talking about the concept's benefits.

Particularly appealing, they say, is the idea that everyone — young, old, disabled included — has something of value to offer.

"Part of what I love about time banks is they are a great equalizer," says Gary Messinger, part of a three-person paid staff that runs a time bank serving Madison, Wis. It is less than four years old but, with more than 1,100 members, it is one of the nation's largest.

When it comes to time banks, bigger is definitely better. "If you are in a time bank with only 30 members, there are only so many services available," he says. "But when you have 1,100 members, there is an incredible wealth of services."

Messinger previously worked with the developmentally disabled, a community that's particularly prone to suffer from isolation. Messinger's position with the Madison time bank is funded by a five-year county grant intended to help break down walls.

"This is a great tool for people considered to be on the fringes of society," Messinger says. The reason for that, he explains, is that it takes people traditionally seen as being "needy" and transforms them into equal partners. Instead of only using services, they are also providing something in return.

"Having the opportunity to be a giver is a very empowering thing," says Messinger.

As just one example, Messinger pointed to one of his former clients, an avid cribbage player. Another time bank member wanted to learn the game, and a match was made. "So this person," says Messinger, "was able to earn time dollars teaching someone else how to play."

Over time, the concept has evolved. Messinger cites a program where prisoners can earn time dollars, which in turn can be "spent" by their family members who need things like childcare. Institutions as varied as hospitals and court systems are finding ways to utilize the time bank approach. In California's Alameda County, a time bank was used to help address the problem of gang violence.

The key to it all, says Gray, is reciprocity. It's not just one person giving and another taking; instead everyone gives and takes.

At 87 years old, Beryl Ehrhardt remembers living in Detroit at a time when people from a half-dozen different ethnic groups occupied the same neighborhood, and they all relied on each other. Dinners were shared, as were tomatoes from gardens. And they'd care for each other's pets when the owners were out of town.

Even now, living in Lathrup Village, she still considers herself a "volunteer person." Giving her time has always come easily. But asking for help is a different thing altogether. Maybe it's a matter of pride, or a reluctance to impose.

The beauty of a time bank, though, is you don't have to worry about things like that. When her toilet had a minor problem, instead of paying \$50 to a plumber, she found a fellow time bank member who made the repair. For her part, she's sewn buttons on the shirts of a man who is a whiz with computers but can't handle needle and thread.

"You're not imposing at all," she says. "Because that person who is doing something for you, they are banking time so that they will be able to have someone else do something for them."

It is, in a sense, simply an extension of the kind of neighborhood she once knew in Detroit. Because it is about more than just the giving and taking of services.

As for Hodge, she's disappointed that the response to the Lathrup Village time bank hasn't been more vigorous. Especially during times of a down economy, she thought people would be clamoring to join. But, for whatever reason, a fair number of people have been reluctant to sign up.

But she remains undeterred. For one thing, the goal of getting to know her neighbors better is being achieved, and the satisfaction is immense. Beyond that, she sees a concept that is so practical and so vital, she's dedicating herself to helping it expand, not just in her town, but throughout Michigan, with the hope that there will be a network of time banks cooperating with and helping each other.

"This is something that can be of incredible value to a lot of people in a lot of ways, especially now," she says. "I just want to help spread awareness."

*Anyone interested in trying to establish a time bank can e-mail Kim Hodge at [hodgekim@sbcglobal.net](mailto:hodgekim@sbcglobal.net). The website for TimeBank USA is [timebanks.org](http://timebanks.org)*

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